



PTO/SB/08A (08-03)

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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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**Complete if Known**

Application Number	09/832304
Filing Date	04/10/2001
First Named Inventor	Michele DuPhily
Art Unit	3624
Examiner Name	
Attorney Docket Number	MicroD-01

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of

Examiner Initials*	Cite No. <sup>1</sup>	U. S. PATENT DOCUMENTS			
		Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
J		US- 5,590,197	12/31/1996	James Chen et al	Col 3, In 34- 4, 32;
		US-			Col 5, In 29- 6, 6
J	E	US- 5,699,528	12/16/1997	Hogan	All
		US- 5,749,075	05/05/1998	Toader et al	Col 5, In 28 - 7, 70;
J		US-			Cl 7, In 37 - 46
		US- 5,930,777	07/27/1999	Timothy Barber	Cl 5, In 41 - 6, 4;
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		US- 5,963,917	10/05/1999	Mark Ogram	Cl 2, In 3 - 43
J		US-			Claim 1
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J		US- 6,000,608	12/14/1999	Robert Dorf	All
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J		US- 6,173,269	01/09/2001	Daniel Soloki	Cl 8, In 18 - 9, 42
		US-			
R		US- 6,189,787	02/20/2001	Robert Dorf	All
		US-			
J		US- Re 36,365	11/02/1999	Jack Levine et al.	Fig 3 - Fig 8;
		US-			Cl 4, In 35 - 7, 55
		US-			

Examiner Initials*	Cite No. <sup>1</sup>	FOREIGN PATENT DOCUMENTS			
		Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)			

Examiner Signature		Date Considered	03/16/07
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Application Number 09/832,304

Filing Date 04/10/2001

First Named Inventor Michele DuPhily

Art Unit 3624

Examiner Name

Attorney Docket Number MicroD-01

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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
JS	1	ENTRAC TECHNOLOGIES INC. ENTRAC Counter Intelligence, Entrac ExpressPay, (c)2003, 03/02/2003, <a href="http://www.entractech.com/Default.htm">http://www.entractech.com/Default.htm</a>	
	2	KDT MARKETING "Merchant Accounts through E-Commerce Exchange", <a href="http://www.merchant.pair.com/p2745.html?clicktrade=47261">http://www.merchant.pair.com/p2745.html?clicktrade=47261</a> 02/17/2000	
	3	WINGSPANBANK.COM, "The Bank That Saves You Time Makes you Money". (c) 2000 WinspanBank.com. <a href="http://home.wingspanbank.com/wingspan/home.htm">http://home.wingspanbank.com/wingspan/home.htm</a>	
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	5	WINGSPANBANK.COM, "Terms and Conditions". (c) 2000 WinspanBank.com. (19 pgs) <a href="http://home.wingspanbank.com/wingspan/apply/apply_terms.htm">http://home.wingspanbank.com/wingspan/apply/apply_terms.htm</a>	
	6	AIS MEDIA CORPORATION, "Yes, I Accept Credit Cards" <a href="http://www.aismedia.com/home/merchant_services/standard/index.htm?MS16530xMA">http://www.aismedia.com/home/merchant_services/standard/index.htm?MS16530xMA</a> , (c) 1999 (2 pgs)	
	7	JENNIFER MONTGOMERY, "Accepting Plastic Increases Costs, But It Can Bring Surge in Revenue" Houston Chronicle 03/23/2000, Houston, TX (2 pgs)	
	8	DAYTON HUDSON BRANDS, INC. "Target. giftcard", Gift card and packaging, (c) 1999 (3 pgs)	
	9	PAYPAL, "Terms of Use User Agreement for PayPal Service" (c) 2001, <a href="http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/terms-outside">http://www.paypal.com/cgi-bin/webscr?cmd=p/gen/terms-outside</a> (15 pgs)	
JS	10	PHILLIPS INTERNATIONAL, INC "Electronic Commerce Today Top Stories"(c) 2000, <a href="http://www.ectoday.com/ectoday.htm">http://www.ectoday.com/ectoday.htm</a> 04/11/2000 (2 pgs)	

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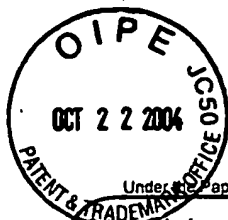
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Application Number	40/046,401 09/832,304
Filing Date	10/31/2001
First Named Inventor	Michele DuPhily
Art Unit	3623
Examiner Name	
Attorney Docket Number	MicroD-02

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**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	11	CHERYL CALO "NYCE Network Sets Holiday Volume Records as Consumers Use ATM Cards for Shopping", 01/04/2000, NYCE Corporation, Woodcliff Lake, NJ	
	12	CHERYL CALO "NYCE Corporation Announces PIN-Based Internet Debit Payment Product" 12/8/1999, NYCE Corporation, Woodcliff Lake, NJ (2 pgs)	
	13	PAYPAL, "Email Money Instantly & Securely with PayPal.com" (c) 2000, <a href="http://secure.paypal.com/">http://secure.paypal.com/</a> (1 pg)	
	14	AIS MEDIA CORPORATION, "Premier eCommerce Solutions Affordable Rates" (c) 1999 <a href="file:///A:/VirtualC/accept_c.htm">file:///A:/VirtualC/accept_c.htm</a> . (3 pgs)	
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	17	TIDEL ENGINEERING LP "Chmeleon The Most Dramatic Breakthrouh in the History of ATMs" <a href="http://www.tidel.com/html/chame.htm">http://www.tidel.com/html/chame.htm</a> 02/24/2000 (9 pgs)	
	18	AUTHENTEC, INC. "The Fingertoc AF-S1 Software Developers Kit" 02/24/2000, <a href="file:///C:/michele/authtec/AuthenTec, Inc - Software Developer's Kit hem">file:///C:/michele/authtec/AuthenTec, Inc - Software Developer's Kit hem</a> (23 pgs), Melbourne, Florida	
	19	TECHNIQUE DATA SYSTEMS "ATM Machines ACCESSCASH", 02/24/2000 <a href="http://www.technquedatasystems.com/access_cash.html">http://www.technquedatasystems.com/access_cash.html</a> (2 pgs) Dallas, TX	
	20	TRAVELERS EXPRESS COMPANY, INC. "What is MoneyGram?" 04/11/2000, <a href="http://www.moneygram.com/agent_info/alerts.asp">http://www.moneygram.com/agent_info/alerts.asp</a> , (6 pgs)	

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